

Insurance Losses, Theft Coverages

PASSENGER CARS, VANS, PICKUPS, AND UTILITY VEHICLES

**1982 Models During Their First Year
1981 Models During Their First Two Years
1980 Models During Their First Three Years**

**Research Report HLDI T82-1
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Summary

This Highway Loss Data Institute report describes variations in both the frequency and size of insurance theft losses involving 1980, 1981, and 1982 model year passenger cars, vans, pickups, and utility vehicles.

Principal Findings:

Passenger Cars

- There were huge variations in the theft loss experience of different cars. Cars with the worst experience had theft results as much as 200 times worse than cars with the best experience.
- Among the individual series summarized, the Chevrolet Corvette had the worst theft loss experience for model years 1982 and 1981 and the Porsche 911 had the worst results for 1980 models. (Results for the Porsche 911 for model years 1982 and 1981 were not reported because these cars had insufficient exposure.) The relative average loss payment per insured vehicle year of 2269 for the 1980 Porsche 911 is the worst theft loss result ever reported by HLDI.
- From a theft claim frequency standpoint, the BMW 320i had the worst results for model years 1982 and 1981.
- Generally, sports and specialty models had the worst theft losses. For 1982 models, they accounted for only 19 percent of the exposure but over 53 percent of the dollars paid in theft claims.
- Station wagons had the lowest theft losses and, generally, larger cars had higher theft losses than smaller cars.
- For 1982 models, average payments per theft claim ranged from less than \$350 to more than \$4,000.
- Overall, the average loss payment per theft claim increased nearly 50 percent between 1980 and 1982 models, due in part to increased percentages of exposure for 1982 sports and specialty models.

Vans, Pickups, and Utility Vehicles

- Vans, standard-sized pickups, and small and intermediate-sized utility vehicles all had higher theft losses than cars of the same model year.
- In general, vans had claim frequencies and average loss payments per claim which were higher than passenger cars.
- Pickup trucks, particularly small pickups, generally had lower than average claim frequencies but higher than average theft claim payments.
- Small utility vehicles, principally the Jeep CJ-5 and CJ-7, had extremely high claim frequencies and average loss payments per insured vehicle year.
- The intermediate utility vehicles, especially the Chevrolet Blazer and Ford Bronco, had below average claim frequencies but particularly high average loss payments per claim.

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Introduction

The Highway Loss Data Institute (HLDI) is a nonprofit, public service organization that gathers, processes, and publishes insurance data concerning human and economic losses resulting from owning and operating motor vehicles, and in particular the way such losses vary among different kinds of vehicles.

This report describes the theft loss experience under comprehensive coverages of 1982 models during their first year of availability, 1981 models during their first two years, and 1980 models during their first three years. Results are presented for passenger cars, vans, pickup trucks, and utility vehicles. The report is based on comprehensive coverage and theft loss data supplied by eleven insurers: Aetna, Allstate, GEICO, Kemper, Liberty Mutual, Nationwide, Prudential, Safeco, State Farm, Travelers, and USAA.

The results presented in this report include the complete spectrum of theft losses occurring under comprehensive coverages. These losses range from the theft of items from the vehicle to the theft of the vehicle itself. Certain electronic items, however, which are not factory-installed, such as tape decks, citizens'-band radios, etc., are *not* generally covered by comprehensive insurance and thefts of these items are not included in the results.

A complete list of the individual vehicle series included in this report is contained in Appendix A and definitions are provided in Appendix B.

It is intended that the dissemination of this and other HLDI reports will contribute to research into ways for reducing crash damage, crash injuries, and theft losses, and also provide the public with information relating to the differences in the loss experience produced by different kinds of vehicles.

Results and Discussion

This report presents theft loss results in two sections. The first section summarizes variations in both the frequency and size of theft claims for private passenger cars from three model years: 1982 models during their first year of availability, 1981 models during their first two years, and 1980 models during their first three years. The second section contains similar summaries for vans, pickups, and utility vehicles insured under non-commercial comprehensive coverages.

The results were standardized in order to minimize differences that might be attributable to variations in the mix of deductible amounts and operator age groups among different vehicles. Both the frequency and average size of insurance theft losses vary with the deductible amount and the age group of the operators. Standardization ensures that the mix of these two non-vehicle factors is the same for each result. Therefore, to the extent that age distributions within each operator age group and dollar amounts within each deductible group do not vary substantially for different vehicles, these effects cannot bias comparisons among the various results. Other non-vehicle factors have not necessarily been eliminated from the results presented in this report.

All of the results are shown in relative terms, with 100 representing the average for *all passenger cars* of each model year. Thus, for example, the relative average loss payment per insured vehicle year of 14 for the 1982 Ford Escort Station Wagon (Table 1) indicates a result which is only 14 percent of the result for all 1982 model year passenger cars combined. The results for vans, pickups, and utility vehicles are also given relative to the *all passenger car* results even though they did not contribute to the overall average. This facilitates comparisons of the present passenger car results with results from earlier reports which were also based solely on the loss experience of passenger cars.

Passenger Cars

The results for the 1982 model year passenger cars were based on over 800,000 insured vehicle years of exposure, those for the 1981 models on over 3.3 million insured vehicle years, and those for the 1980 models on over 6.5 million insured vehicle years. It should be noted that results for several low-volume foreign car makes, such as BMW, Mercedes Benz, and Volvo, were included for the 1981 and 1982 model years but were not included in the HLDI data system for model years prior to 1981. Results are not given for any individual vehicle series with less than 5,000 insured vehicle years of exposure and less than 100 paid theft claims. For this reason, individual results are not presented for many of the smaller-selling cars. Generally, the greater the exposure associated with a result, the more confidence can be placed in it.

1982 Models During Their First Year

Table 1 summarizes the 1982 model year passenger cars with the best and worst theft loss experience during their first year of availability. These results are based on the relative average loss payment per insured vehicle year with the value 100 representing the average for *all* 1982 cars of \$25.6. Separate results are shown for high-volume cars (those with at least one percent of the total exposure for the model year) and low-volume cars (those with less than one percent of the exposure).

The cars listed in Table 1 were taken from the 58 individual 1982 vehicle series which had at least 5,000 insured vehicle years of exposure or 100 paid theft claims. Twenty-two of those series were high-volume cars, each accounting for at least one percent of the total 1982 model year exposure.

Table 1 shows that the cars with the best theft loss experience were all high-volume small cars and that all had average loss payments per insured vehicle year less than one-fifth the average for all 1982 cars. Three of the cars with the lowest average loss payments per insured vehicle year were Ford Escort models. The Ford Escort station wagon had the best theft loss experience for the 1982 model year.

All but one of the 1982 models with the worst theft loss experience were sports or specialty models. Six of these models were manufactured by General Motors and the other four were imported models. Among the high-volume

TABLE 1

*100 represents the average loss payment per insured vehicle year of \$25.6 for all 1982 cars.

Table 2 summarizes the 1982 model year cars with the lowest and highest relative frequency of theft claims, with the value 100 representing the frequency for all 1982 models. The three high-volume 1982 cars with the lowest frequency of theft claims were all Ford Escort models. Most of the 1982 models with the highest frequency of theft claims were sports and specialty models. The car with the highest frequency of theft claims, the BMW 320i, had a result that was more than eight times the average for all 1982 models. For high-volume models, the Ford Mustang had the highest frequency of theft claims.

TABLE 2

*100 represents the average claim frequency of 15.5 claims per 1,000 insured vehicle years for all 1982 cars.

Figure 1 shows the relative average loss payments per insured vehicle year for 1982 models by car size and body style group — regular two-door models, regular four-door models, station wagons, and sports and specialty models. The figure shows that theft losses were concentrated among sports and specialty models. Although accounting for only nineteen percent of the exposure for all 1982 cars, sports and specialty models incurred 38 percent of the paid claims and over 53 percent of the total dollars paid on theft claims. Figure 1 also shows that the larger two-door models and largest four-door models had theft losses that were above average. On the other hand, station wagons, as a group, had the best theft loss experience. Station wagons accounted for ten percent of the total 1982 model year exposure but less than three percent of the total dollars paid for theft claims.

FIGURE 1
Comprehensive Theft Coverages
1982 Model Year Passenger Cars

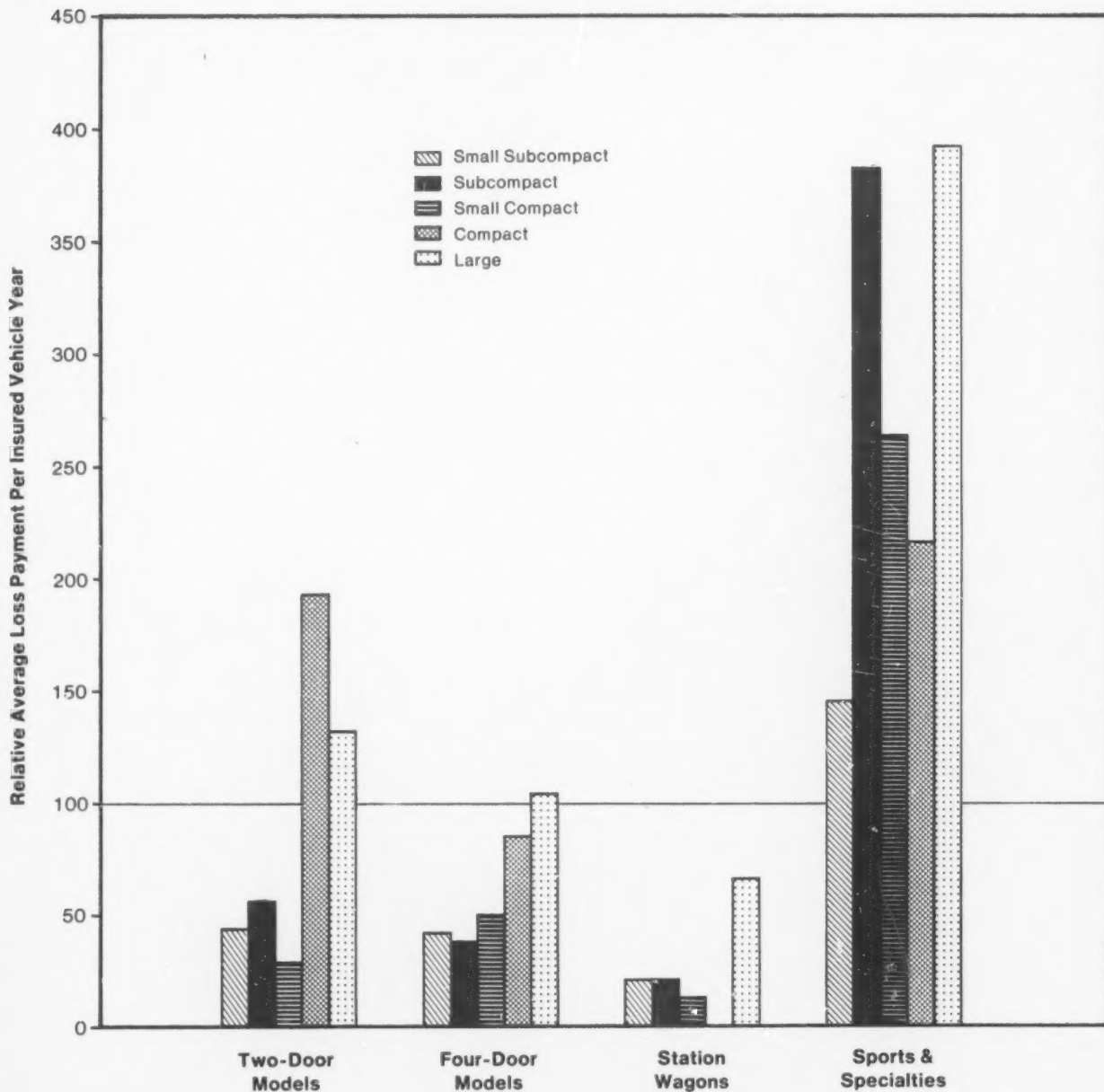


TABLE 4
1981 Model Year Cars With the Lowest and Highest
Relative Frequency of Theft Claims*

	Lowest Frequency			Highest Frequency		
High Volume (At least 1% of total exposure)	Ford Escort	S.W.	16	Chevrolet Camaro	Sp.	274
	Plymouth Horizon	4 Dr.	22	Ford Mustang	2 Dr.	217
	Ford Escort	2 Dr.	23	Chevrolet Monte Carlo	Sp.	172
	Buick Skylark	4 Dr.	30	Pontiac Grand Prix	Sp.	149
	Chevrolet Citation	4 Dr.	31	Volkswagen Rabbit	4 Dr.	109
Low Volume (Less than 1% of total exposure)	Mercury Lynx	S.W.	17	BMW 320i	Sp.	715
	Dodge Omni	4 Dr.	22	Chevrolet Corvette	Sp.	626
	Dodge Colt	2 Dr.	23	Audi 4000	2 Dr.	582
	Datsun 210	S.W.	24	Volkswagen Jetta	2 Dr.	504
	Plymouth Champ	2 Dr.	25	Ford Thunderbird	Sp.	492
	Mercury Lynx	2 Dr.	25			

*100 represents the average claim frequency of 15.2 claims per 1,000 insured vehicle years for all 1981 cars.

The standardized results for all 1981 cars combined for both years of availability were 15.2 for claim frequency, \$1,439 for average loss payment per claim, and \$21.9 for average loss payment per insured vehicle year.

The results in Table 8 are similar to those in Table 7 for the 1982 models. Sports and specialty models had the highest average loss payments per insured vehicle year in each car size group. Station wagons, in contrast, had the best theft loss results.

1980 Models During Their First Three Years

Table 5 shows the 1980 model year passenger cars with the best and worst comprehensive theft coverage loss experience. The cars listed were taken from the 144 individual 1980 vehicle series which had at least 5,000 insured vehicle years of exposure or 100 paid theft claims.

TABLE 5
Relative Average Loss Payments Per Insured Vehicle Year for
1980 Model Year Cars With the Best and Worst Theft Loss Experience*

	Best			Worst		
High Volume (At least 1% of total exposure)	Chevrolet Citation	4 Dr.	17	Chevrolet Camaro	Sp.	294
	Chevrolet Chevette	4 Dr.	18	Pontiac Grand Prix	Sp.	248
	Plymouth Horizon	4 Dr.	18	Chevrolet Monte Carlo	Sp.	211
	Chevrolet Citation	2 Dr.	21	Buick Regal	2 Dr.	192
	Ford Fairmont	4 Dr.	22	Oldsmobile Cutlass	2 Dr.	187
Low Volume (Less than 1% of total exposure)	Mazda GLC	S.W.	11	Porsche 911 Coupe	Sp.	2269
	Dodge Aspen	S.W.	12	Chevrolet Corvette	Sp.	1638
	Dodge Colt	2 Dr.	15	Porsche 924 Coupe	Sp.	952
	Honda Civic	S.W.	16	Cadillac Eldorado	Sp.	617
	Ford Fairmont	S.W.	17	Lincoln Mark VI 2 Dr.	Sp.	508
	Dodge Omni	4 Dr.	17			

*100 represents the average loss payment per insured vehicle year of \$17.1 for all 1980 cars.

TABLE 7
INSURANCE LOSSES, THEFT COVERAGES
1982 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
ALL	ALL	811959	100	100	100
			= 15.5	= \$1657	= \$ 25.6

TWO-DOOR MODELS
=====

<u>SMALL SUBCOMPACT</u>		<u>100239</u>	<u>61</u>	<u>72</u>	<u>44</u>
FORD	ESCORT	17846	27	60	16
CHEVROLET	CHEVETTE	7890	39	56	22
HONDA	CIVIC	9944	61	43	27
MERCURY	LYNX	5075	22	167	37
DATSUN	210	8344	73	68	50
VOLKSWAGEN	RABBIT	3791	170	31	53
TOYOTA	COROLLA	13096	65	129	84
DATSUN	200SX	7292	62	145	89
VOLKSWAGEN	SCIROCCO	1101	610	60	369
<u>SUBCOMPACT</u>		<u>88335</u>	<u>91</u>	<u>61</u>	<u>56</u>
TOYOTA	COROLLA TERCEL	11782	63	26	16
PLYMOUTH	HORIZON	5038	29	132	38
HONDA	ACCORD	11729	88	44	39
FORD	MUSTANG	11128	171	41	70
TOYOTA	CELICA	15586	80	90	72
<u>SMALL COMPACT</u>		<u>43371</u>	<u>47</u>	<u>62</u>	<u>29</u>
CHEVROLET	CAVALIER	12373	28	66	18
<u>COMPACT</u>		<u>36583</u>	<u>124</u>	<u>156</u>	<u>193</u>
OLDSMOBILE	CUTLASS	20154	123	161	197
BUICK	REGAL	15584	128	156	200
<u>LARGE</u>		<u>15278</u>	<u>158</u>	<u>83</u>	<u>132</u>
OLDSMOBILE	DELTA 88	5756	101	145	146

(See footnotes on page 26.)

TABLE 7
INSURANCE LOSSES, THEFT COVERAGES
1982 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
FOUR-DOOR MODELS =====					
SMALL SUBCOMPACT		46006	66	63	42
FORD	ESCORT	12642	24	68	17
HONDA	CIVIC	7164	76	63	48
TOYOTA	COROLLA	5728	59	113	66
VOLKSWAGEN	JETTA	1593	575	40	232
SUBCOMPACT		71554	72	53	38
CHEVROLET	CHEVETTE	10496	33	45	15
TOYOTA	COROLLA TERCEL	7156	59	52	30
MAZDA	626	5724	51	86	44
HONDA	ACCORD	13661	102	57	58
SMALL COMPACT		82496	55	91	50
BUICK	CENTURY	5774	46	48	22
PONTIAC	J2000	6174	21	167	35
CHEVROLET	CAVALIER	11553	45	107	49
COMPACT		27101	81	105	85
PONTIAC	BONNEVILLE	5815	61	70	43
BUICK	REGAL	6626	61	137	84
OLDSMOBILE	CUTLASS	8410	81	145	117
LARGE		61428	148	70	104
CHRYSLER	NEW YORKER	6306	115	58	67
FORD	LTD	5321	369	21	78
MERCURY	MARQUIS	5580	398	23	93
CHEVROLET	CAPRICE	7165	142	81	115
BUICK	LE SABRE	7211	92	131	121

(See footnotes on page 26.)

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MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
STATION WAGONS =====					
<u>SMALL SUBCOMPACT</u>		<u>25959</u>	<u>32</u>	<u>65</u>	<u>21</u>
FORD	ESCORT	9781	21	67	14
<u>SUBCOMPACT</u>		<u>16971</u>	<u>30</u>	<u>69</u>	<u>21</u>
<u>SMALL COMPACT</u>		<u>19014</u>	<u>48</u>	<u>27</u>	<u>13</u>
<u>COMPACT</u>		<u>**</u>	<u>**</u>	<u>**</u>	<u>**</u>
<u>LARGE</u>		<u>9084</u>	<u>122</u>	<u>54</u>	<u>66</u>

(See footnotes on page 26.)

TABLE 7
INSURANCE LOSSES, THEFT COVERAGES
1982 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
SPORTS & SPECIALTY =====					
SMALL SUBCOMPACT		46675	110	132	145
HONDA	PRELUDE	5013	87	30	26
FORD	EXP	20497	46	107	49
MERCURY	LN7	6256	55	106	58
MAZDA	RX-7	8961	118	189	223
DATSUN	280ZX	4002	222	227	504
SUBCOMPACT		29692	240	159	382
CHEVROLET	CAMARO	14186	128	160	205
PONTIAC	FIREBIRD	7627	169	162	274
BMW	320I	2975	845	104	883
CHEVROLET	CORVETTE	1534	791	252	1996
SMALL COMPACT		12045	201	131	263
AUDI	5000	2007	625	65	409
COMPACT		27776	214	101	216
MERCURY	COUGAR XR-7	1180	583	22	126
FORD	THUNDERBIRD	3360	701	22	155
PONTIAC	GRAND PRIX	8649	123	189	233
CHEVROLET	MONTE CARLO	8761	140	168	236
LARGE		40418	243	161	392
CADILLAC	DE VILLE 4D	5579	238	124	294
BUICK	RIVIERA	5171	196	164	322
CADILLAC	BROUGHAM 4D	2933	306	113	344
OLDSMOBILE	TORONADO	3550	181	194	351
CADILLAC	DE VILLE 2D	5765	310	131	407
CADILLAC	ELDORADO	5526	362	264	956

(See footnotes on page 26.)

TABLE 8
INSURANCE LOSSES, THEFT COVERAGES
1981 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
ALL	ALL	3328607	100	100	100
			= 15.2	= \$1439	= \$ 21.9

TWO-DOOR MODELS

=====

SMALL SUBCOMPACT		575454	53	73	38
TOYOTA	STARLET	15751	40	37	15
HONDA	CIVIC	45123	44	41	18
DODGE	COLT	19259	23	82	19
FORD	ESCORT	77471	23	89	20
PLYMOUTH	CHAMP	18977	25	85	21
MERCURY	LYNX	26517	25	98	24
CHEVROLET	CHEVETTE	71954	40	62	25
SUBARU	STANDARD	9009	39	71	28
MAZDA	GLC	18357	45	63	28
DATSUN	310	25986	42	72	30
AMERICAN	SPIRIT LIFTBACK	14250	59	56	33
PONTIAC	T1000	9050	43	79	34
DATSUN	210	36914	59	75	45
TOYOTA	COROLLA	67055	57	84	48
HONDA	ACCORD	42279	69	73	50
DATSUN	200SX	29159	60	136	81
VOLKSWAGEN	RABBIT	29612	135	64	86
VOLKSWAGEN	SCIROCCO	4625	277	76	210
VOLKSWAGEN	JETTA	3225	504	44	222
SUBCOMPACT		306717	99	63	62
PLYMOUTH	RELIANT	27253	54	37	20
PLYMOUTH	HORIZON	24572	34	69	24
TOYOTA	COROLLA TERCEL	36670	62	47	30
DODGE	ARIES	23517	51	66	33
PLYMOUTH	SAPPORO	6079	70	49	34
DODGE	OMNI	22402	39	101	39
SUBARU	DL	9017	50	84	42
FORD	MUSTANG	64229	217	36	78
MERCURY	CAPRI	17249	115	71	81
DODGE	CHALLENGER	5371	50	163	82
TOYOTA	CELICA	43343	70	136	96
MAZDA	626	12292	62	157	97

(See footnotes on page 26.)

TABLE 8
INSURANCE LOSSES, THEFT COVERAGES
1981 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
TWO-DOOR MODELS (CONTD)					
AMERICAN	EAGLE 50 LIFTBACK	7327	57	172	98
AUDI	4000	2958	582	69	401
SMALL COMPACT		139986	67	56	38
OLDSMOBILE	OMEGA	17026	45	52	23
BUICK	SKYLARK	29513	32	78	25
CHEVROLET	CITATION	41173	39	81	32
FORD	GRANADA	11565	110	33	36
PONTIAC	PHOENIX	14313	64	62	40
FORD	FAIRMONT	15113	176	26	47
COMPACT		243607	107	162	174
CHEVROLET	MALIBU	13005	117	117	136
OLDSMOBILE	CUTLASS	118399	107	168	181
BUICK	REGAL	99957	106	177	188
LARGE		67006	173	84	146
CHEVROLET	CAPRICE	6201	264	41	109
FORD	LTD	6206	391	31	121
BUICK	LE SABRE	7965	87	149	130
OLDSMOBILE	DELTA 88	18806	111	124	139
MERCURY	MARQUIS	2389	469	30	138
PONTIAC	BONNEVILLE	13008	167	97	162
OLDSMOBILE	NINETY EIGHT	5873	140	131	184

(See footnotes on page 26.)

TABLE 8
INSURANCE LOSSES, THEFT COVERAGES
1981 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
FOUR-DOOR MODELS					
SMALL SUBCOMPACT		174669	87	54	47
MAZDA	GLC	10233	35	51	18
DATSUN	310	9258	46	62	28
DATSUN	510	9787	50	65	33
HONDA	CIVIC	18673	64	63	40
HONDA	ACCORD	45197	90	51	46
TOYOTA	COROLLA	22723	51	97	49
VOLKSWAGEN	RABBIT	40658	109	47	51
DATSUN	210	6473	62	93	58
VOLKSWAGEN	JETTA	7134	370	43	161
SUBCOMPACT		311040	47	55	26
PLYMOUTH	HORIZON	34867	22	61	13
DODGE	OMNI	27822	22	69	15
PLYMOUTH	RELIANT	35559	60	26	16
PONTIAC	T1000	14379	26	65	17
CHEVROLET	CHEVETTE	104020	32	54	17
SUBARU	DL	13394	48	50	24
DODGE	ARIES	27356	58	44	25
TOYOTA	COROLLA TERCEL	17579	49	54	27
MAZDA	626	16407	41	108	44
TOYOTA	CORONA	9629	95	69	65
AUDI	4000	3512	461	51	234
SMALL COMPACT		298202	48	54	26
PONTIAC	PHOENIX	24863	45	19	9
MERCURY	ZEPHYR	5922	63	21	13
CHEVROLET	CITATION	96654	31	47	15
OLDSMOBILE	OMEGA	31889	34	49	17
FORD	FAIRMONT	22320	54	37	20
FORD	GRANADA	23290	83	28	23
BUICK	SKYLARK	58693	30	83	25
MERCURY	COUGAR	11154	131	19	25

(See footnotes on page 26.)

TABLE 8
INSURANCE LOSSES, THEFT COVERAGES
1981 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
FOUR-DOOR MODELS (CONTD)					
VOLVO	244	6967	109	74	81
DATSUN	810	7542	55	180	99
TOYOTA	CRESSIDA	8910	151	112	169
<u>COMPACT</u>		<u>159446</u>	<u>78</u>	<u>89</u>	<u>70</u>
AMERICAN	CONCORD	6746	115	18	20
PONTIAC	LEMANS	15874	67	69	46
BUICK	CENTURY	42030	72	85	61
CHEVROLET	MALIBU	38359	74	87	64
OLDSMOBILE	CUTLASS	51032	68	127	86
PEUGEOT	505	4138	284	63	180
<u>LARGE</u>		<u>203307</u>	<u>152</u>	<u>71</u>	<u>108</u>
CHEVROLET	IMPALA	12326	50	103	51
BUICK	LE SABRE	17570	67	87	58
CHRYSLER	LE BARON	7687	92	72	66
OLDSMOBILE	DELTA 88	37466	96	82	79
PONTIAC	BONNEVILLE	20543	123	75	92
FORD	LTD	21095	356	27	98
CHEVROLET	CAPRICE	27757	167	65	109
MERCURY	MARQUIS	12772	413	27	112
OLDSMOBILE	NINETY EIGHT	22974	106	167	177
BUICK	ELECTRA	14545	109	265	289

(See footnotes on page 26.)

TABLE 8
INSURANCE LOSSES, THEFT COVERAGES
1981 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
STATION WAGONS =====					
<u>SMALL SUBCOMPACT</u>		<u>125716</u>	<u>23</u>	<u>66</u>	<u>15</u>
FORD	ESCORT	51638	16	81	13
MERCURY	LYNX	13843	17	83	14
TOYOTA	COROLLA	17063	26	54	14
DATSUN	210	16386	24	79	19
HONDA	CIVIC	14931	41	51	21
<u>SUBCOMPACT</u>		<u>78949</u>	<u>54</u>	<u>30</u>	<u>16</u>
SUBARU	DL	17735	30	23	7
PLYMOUTH	RELIANT	22304	74	17	12
SUBARU	DL 4WD	14183	29	48	14
DODGE	ARIES	17554	55	50	28
<u>SMALL COMPACT</u>		<u>31574</u>	<u>56</u>	<u>42</u>	<u>24</u>
FORD	FAIRMONT	18019	46	25	12
<u>COMPACT</u>		<u>57000</u>	<u>51</u>	<u>51</u>	<u>26</u>
CHEVROLET	MALIBU	18844	54	41	22
<u>LARGE</u>		<u>36636</u>	<u>125</u>	<u>43</u>	<u>54</u>
OLDSMOBILE	CUSTOM CRUISER	6140	77	47	36
FORD	LTD	4875	278	24	67
CHEVROLET	CAPRICE	9375	122	58	71

(See footnotes on page 26.)

TABLE 8
INSURANCE LOSSES, THEFT COVERAGES
1981 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
SPORTS & SPECIALTY =====					
SMALL SUBCOMPACT		63793	151	166	250
HONDA	PRELUDE	21663	108	69	75
MAZDA	RX-7	16249	112	202	226
VOLKSWAGEN	RABBIT CONVERTIBLE	4104	438	57	248
DATSUN	280ZX	15769	134	239	321
SUBCOMPACT		32885	515	198	1017
DATSUN	280ZX 2+2	6670	120	235	282
BMW	320I	8499	715	103	733
CHEVROLET	CORVETTE	15577	626	245	1534
SMALL COMPACT		18283	274	106	290
TOYOTA	CELICA SUPRA	5125	117	186	218
AUDI	5000	7496	488	78	380
COMPACT		255587	233	101	235
MERCURY	COUGAR XR-7	11600	252	46	116
FORD	THUNDERBIRD	29479	492	27	131
CHEVROLET	MONIE CARLO	72666	172	110	189
PONTIAC	GRAND PRIX	61983	149	161	239
CHEVROLET	CAMARO	44478	274	106	291
PONTIAC	FIREBIRD	24259	280	163	457
LARGE		148750	198	201	397
CHRYSLER	CORDOBA	8649	152	60	92
LINCOLN	TOWN CAR 4D	7882	183	56	102
DODGE	MIRADA	4604	179	61	108
CADILLAC	BROUGHAM 4D	8165	185	155	288
CADILLAC	DE VILLE 4D	17650	195	154	300
OLDSMOBILE	TORONADO	13883	176	172	303
LINCOLN	MARK VI 2D	5317	137	268	368

(See footnotes on page 26.)

TABLE 8
INSURANCE LOSSES, THEFT COVERAGES
1981 MODELS - PASSENGER CARS

<u>MAKE</u>	<u>SERIES</u>	<u>TOTAL EXPOSURE (INSURED VEHICLE YEARS)</u>	<u>RELATIVE CLAIM FREQUENCY</u>	<u>RELATIVE AVERAGE LOSS PAYMENT PER CLAIM</u>	<u>RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR</u>
SPORTS & SPECIALTY (CONTD)					
BUICK	RIVIERA	18263	202	230	465
CADILLAC	DE VILLE 2D	21401	241	207	499
CADILLAC	ELDORADO	19541	265	297	789
CADILLAC	SEVILLE	7475	197	415	815

(See footnotes on page 26.)

TABLE 9
INSURANCE LOSSES, THEFT COVERAGES
1980 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
ALL	ALL	6598899	100	100	100
			= 15.2	= \$1121	= \$ 17.1

TWO-DOOR MODELS
=====

SMALL SUBCOMPACT		1447502	59	71	42
DODGE	COLT	43391	20	74	15
FORD	FIESTA	55681	34	56	19
PLYMOUTH	CHAMP	39468	24	82	19
MAZDA	GLC*	40372	36	64	23
HONDA	CIVIC	98396	40	59	24
CHEVROLET	CHEVETTE	150489	34	73	25
MERCURY	BOBCAT	21721	54	54	29
AMERICAN	SPIRIT LIFTBACK	49028	47	64	30
FORD	PINTO	102795	62	52	32
DATSUN	310	97045	40	85	34
DATSUN	210*	119962	45	86	39
DATSUN	510*	37797	51	75	39
HONDA	ACCORD	85838	58	68	39
TOYOTA	COROLLA*	169891	51	85	43
PLYMOUTH	ARROW	10976	40	116	46
VOLKSWAGEN	RABBIT*	216273	102	61	62
DATSUN	200SX	73448	78	95	74
VOLKSWAGEN	JETTA*	7758	237	49	117
VOLKSWAGEN	SCIROCCO	21842	304	82	248
SUBCOMPACT		961406	85	69	59
OLDSMOBILE	STARFIRE	7472	63	42	27
TOYOTA	COROLLA TERCEL	79070	40	68	27
PLYMOUTH	HORIZON	51080	32	88	28
PONTIAC	SUNBIRD	144854	77	52	40
CHEVROLET	MONZA	158993	75	54	41
DODGE	OMNI	42627	28	151	43
MAZDA	626*	39226	49	98	48
VOLKSWAGEN	DASHER*	12368	129	41	52
PLYMOUTH	SAPPORO	6943	38	148	57
BUICK	SKYHAWK	6055	122	51	62
FORD	MUSTANG	199221	124	59	73
DODGE	CHALLENGER	7918	54	136	73

(See footnotes on page 26.)

TABLE 9
INSURANCE LOSSES, THEFT COVERAGES
1980 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
TWO-DOOR MODELS (CONTD)					
MERCURY	CAPRI	51016	116	67	78
TOYOTA	CELICA	125955	70	126	88
AUDI	4000*	19887	329	53	175
SMALL COMPACT		350214	58	55	32
CHEVROLET	CITATION	139452	27	79	21
FORD	FAIRMONT	74972	88	41	36
OLDSMOBILE	OMEGA	26086	69	52	36
MERCURY	ZEPHYR	18456	85	43	36
BUICK	SKYLARK	57005	47	86	41
PONTIAC	PHOENIX	34000	114	44	50
COMPACT		578691	115	135	155
PLYMOUTH	VOLARE	20105	50	48	24
AMERICAN	CONCORD	20429	74	46	34
DODGE	ASPEN	14810	48	75	36
DODGE	DIPLOMAT	11497	81	69	55
AMERICAN	EAGLE	8010	61	110	67
CHRYSLER	LE BARON	18844	105	65	68
FORD	GRANADA	18851	217	37	81
PONTIAC	LEMANS	11127	124	78	97
CHEVROLET	MALIBU	48892	126	105	132
OLDSMOBILE	CUTLASS	228466	119	158	187
BUICK	REGAL	171965	117	163	192
LARGE		144293	207	78	161
FORD	LTD	16720	212	51	107
MERCURY	MARQUIS	4260	279	41	114
BUICK	LESABRE	20965	112	120	135
OLDSMOBILE	DELTA 88	33789	189	73	139
CHEVROLET	CAPRICE	16361	385	41	160
PONTIAC	BONNEVILLE	23257	268	76	203
BUICK	ELECTRA	9804	98	280	275
OLDSMOBILE	NINETY EIGHT	8907	237	127	300

(See footnotes on page 26.)

TABLE 9
INSURANCE LOSSES, THEFT COVERAGES
1980 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
FOUR-DOOR MODELS =====					
<u>SMALL SUBCOMPACT</u>		<u>65091</u>	<u>74</u>	<u>52</u>	<u>39</u>
HONDA	ACCORD	65091	74	52	39
<u>SUBCOMPACT</u>		<u>364050</u>	<u>29</u>	<u>71</u>	<u>20</u>
DODGE	OMNI	55693	20	83	17
CHEVROLET	CHEVETTE	206994	28	64	18
PLYMOUTH	HORIZON	73227	21	84	18
TOYOTA	CORONA*	28137	62	81	50
<u>SMALL COMPACT</u>		<u>487053</u>	<u>41</u>	<u>55</u>	<u>23</u>
CHEVROLET	CITATION	195594	19	89	17
FORD	FAIRMONT	74785	65	34	22
MERCURY	ZEPHYR	20641	61	40	25
BUICK	SKYLARK	90782	33	82	27
PONTIAC	PHOENIX	53185	83	33	27
OLDSMOBILE	OMEGA	44432	49	62	31
TOYOTA	CRESSIDA	6916	95	40	38
<u>COMPACT</u>		<u>371580</u>	<u>87</u>	<u>82</u>	<u>71</u>
AMERICAN	CONCORD	18935	54	63	34
AMERICAN	EAGLE	6821	42	84	35
PONTIAC	LEMANS	22112	64	59	38
FORD	GRANADA	30541	181	34	61
BUICK	CENTURY	87114	84	77	65
CHEVROLET	MALIBU	76128	63	116	73
OLDSMOBILE	CUTLASS	119689	91	103	94

(See footnotes on page 26.)

TABLE 9
INSURANCE LOSSES, THEFT COVERAGES
1980 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
FOUR-DOOR MODELS (CONTD)					
=====					
<u>LARGE</u>		<u>407721</u>	<u>142</u>	<u>76</u>	<u>107</u>
CHRYSLER	NEWPORT	6468	107	18	19
CHRYSLER	LE BARON	19565	78	34	26
DODGE	DIPLOMAT	7759	58	53	31
PLYMOUTH	VOLARE	26294	39	80	32
DODGE	ASPEN	20376	46	100	46
MERCURY	MARQUIS	17612	199	32	64
CHEVROLET	IMPALA	29980	49	141	69
FORD	LTD	37050	195	44	86
BUICK	LESABRE	34798	95	105	100
OLDSMOBILE	DELTA 88	58368	189	56	106
PONTIAC	BONNEVILLE	29058	201	55	110
CHEVROLET	CAPRICE	47944	221	62	137
OLDSMOBILE	NINETY EIGHT	31309	187	104	195
BUICK	ELECTRA	24135	126	264	333

(See footnotes on page 26.)

TABLE 9
INSURANCE LOSSES, THEFT COVERAGES
1980 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
STATION WAGONS =====					
<u>SMALL SUBCOMPACT</u>		<u>138653</u>	<u>38</u>	<u>57</u>	<u>22</u>
MAZDA	GLC	13167	31	34	11
HONDA	CIVIC	27767	32	49	16
DATSUN	510	20276	42	53	22
DATSUN	210	44374	30	81	24
FORD	PINTO	28751	55	55	30
<u>SUBCOMPACT</u>		<u>21771</u>	<u>95</u>	<u>46</u>	<u>44</u>
VOLKSWAGEN	DASHER	16702	114	44	50
<u>SMALL COMPACT</u>		<u>63313</u>	<u>56</u>	<u>30</u>	<u>17</u>
FORD	FAIRMONT	48913	56	30	17
MERCURY	ZEPHYR	12612	58	31	18
<u>COMPACT</u>		<u>116437</u>	<u>48</u>	<u>62</u>	<u>30</u>
AMERICAN	CONCORD	11813	44	43	19
CHEVROLET	MALIBU	37494	55	57	32
AMERICAN	EAGLE	17362	31	109	34
OLDSMOBILE	CUTLASS	21869	44	81	26
PONTIAC	GRAND LEMANS	7875	86	42	36
<u>LARGE</u>		<u>84602</u>	<u>103</u>	<u>60</u>	<u>62</u>
DODGE	ASPEN	9588	28	42	12
PLYMOUTH	VOLARE	11682	35	56	20
CHRYSLER	LE BARON	5645	65	42	27
CHEVROLET	IMPALA	7358	43	109	47
FORD	LTD	11304	131	70	92
OLDSMOBILE	CUSTOM CRUISER	9311	200	48	97
CHEVROLET	CAPRICE	14081	171	59	101

(See footnotes on page 26.)

TABLE 9
INSURANCE LOSSES, THEFT COVERAGES
1980 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
SPORTS & SPECIALTY =====					
SMALL SUBCOMPACT		131878	146	181	265
HONDA	PRELUDE	37778	100	87	87
MG	MGP	5232	245	69	168
MAZDA	RX7	40273	123	175	216
VOLKSWAGEN	RABBIT CONVERTIBLE	6071	308	72	222
FIAT	SPIDER 2000	5092	242	106	257
DATSUN	280ZX	29768	116	275	318
PORSCHE	924 COUPE	3800	464	205	952
PORSCHE	911 COUPE	2529	321	708	2269
SUBCOMPACT		39926	362	335	1214
DATSUN	280ZX 2+2	11524	84	208	176
CHEVROLET	CORVETTE	27661	481	340	1638
SMALL COMPACT		34385	205	109	223
TOYOTA	CELICA SUPRA	13553	73	187	137
AUDI	5000	20832	295	97	287
COMPACT		502061	250	92	229
FORD	THUNDERBIRD	104639	279	44	122
MERCURY	COUGAR XR-7	37082	217	58	126
CHEVROLET	MONTE CARLO	110215	260	81	211
PONTIAC	GRAND PRIX	91407	201	123	248
LINCOLN	VERSAILLES	2677	462	58	268
CHEVROLET	CAMARO	91313	274	107	294
PONTIAC	FIREBIRD	64728	240	168	404

(See footnotes on page 26.)

TABLE 9
INSURANCE LOSSES, THEFT COVERAGES
1980 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
SPORTS & SPECIALTY (CONTD)					
=====					
LARGE		288272	196	184	361
CHRYSLER	CORDOBA	33665	138	66	91
DODGE	MIRADA	21406	170	66	112
LINCOLN	CONTINENTAL 4D	13026	266	77	205
CADILLAC	DE VILLE 4D	29025	169	198	334
LINCOLN	CONTINENTAL 2D	4822	239	141	337
OLDSMOBILE	TORONADO	26689	173	205	354
BUICK	RIVIERA	31486	186	226	421
CADILLAC	DE VILLE 2D	41539	185	231	428
LINCOLN	MARK VI 4D	8466	244	185	453
CADILLAC	SEVILLE	19321	191	247	471
CADILLAC	BROUGHAM 4D	13856	181	277	502
LINCOLN	MARK VI 2D	11858	301	169	508
CADILLAC	ELDORADO	31820	267	231	617

Footnotes For Tables 7, 8, & 9:

RESULTS ARE STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
=\$0	10%	55%
>\$0	5%	30%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 5,000 INSURED VEHICLE YEARS OF EXPOSURE AND FEWER THAN 100 CLAIMS ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

** THIS SUBGROUP HAS INSUFFICIENT EXPOSURE FOR REPORTING.

Vans, Pickups, and Utility Vehicles

This section presents theft results for 1980, 1981, and 1982 model year vans, pickups, and utility vehicles. The individual series whose results are included in this report were insured as private passenger vehicles under non-commercial comprehensive coverages.

The results for 1982 model year vans, pickups, and utility vehicles were based on a total exposure of over 140,000 insured vehicle years, those for 1981 models on over 450,000 insured vehicle years, and those for 1980 models on more than 925,000 insured vehicle years.

The results for pickups are divided into two groups, small pickups and standard pickups. Small pickups are defined as those whose curb weight is less than 3,000 pounds. The utility vehicle results are divided into three groups, based on wheelbase; small utility vehicles are defined as those with wheelbases less than 100 inches, intermediate utility vehicles as those with wheelbases in the range of 100 to 120 inches, and large utility vehicles as those with wheelbases exceeding 120 inches.

Figure 2 (page 28) presents relative average loss payments per insured vehicle year for 1980, 1981, and 1982 model year vans, pickups, and utility vehicles. The results are presented in relative terms with the value 100 corresponding to the result for *all passenger cars* combined for each model year. Thus, the value 113 for all 1982 model year vans indicates an average loss payment per insured vehicle year that was 13 percent greater than the average of \$25.6 for all 1982 passenger cars. There was insufficient exposure and claims to present results for large utility vehicles in any of the three model years.

The figure shows that with the exception of small pickups, the results were more than the all-car averages in each model year. Between the 1980 and 1982 model years, the average loss payments per insured vehicle year improved for small pickups, and for both small and intermediate utility vehicles. Theft losses for vans and standard pickups showed no consistent trend.

1982 Models During Their First Year

Table 10 (page 29) presents detailed comprehensive theft coverage results for all 1982 model year vans, pickups, and utility vehicles with at least 5,000 insured vehicle years of exposure or 100 paid theft claims. Only nine individual 1982 series met these reporting requirements.

Table 10 shows that small utility vehicles, principally the Jeep CJ-5 and CJ-7 models, had high claim frequencies. Small pickups, on the other hand, had lower than average theft claim frequency results. The Datsun King Cab small pickup had the lowest theft loss results while the GMC C1500/K1500 standard pickup incurred the highest average loss payment per insured vehicle year.

1981 Models During Their First Two Years

Table 11 (page 30) presents detailed comprehensive theft coverage results for all 1981 model year vans, pickups, and utility vehicles with at least 5,000 years of exposure or 100 paid claims. The results displayed are the combined results for the first two years of the 1981 models.

The 1981 Chevrolet C10/K10 Blazer had the highest average loss payment per claim. The Jeep CJ-5, however, had the highest frequency of theft claims and with the Chevrolet G20 Chevyvan the highest average loss payment per insured vehicle year. Of the 24 vehicles summarized, the Chevrolet Luv pickup had the lowest theft claim frequency. The Volkswagen Rabbit pickup had the smallest average loss payment per claim and the lowest average loss payment per insured vehicle year.

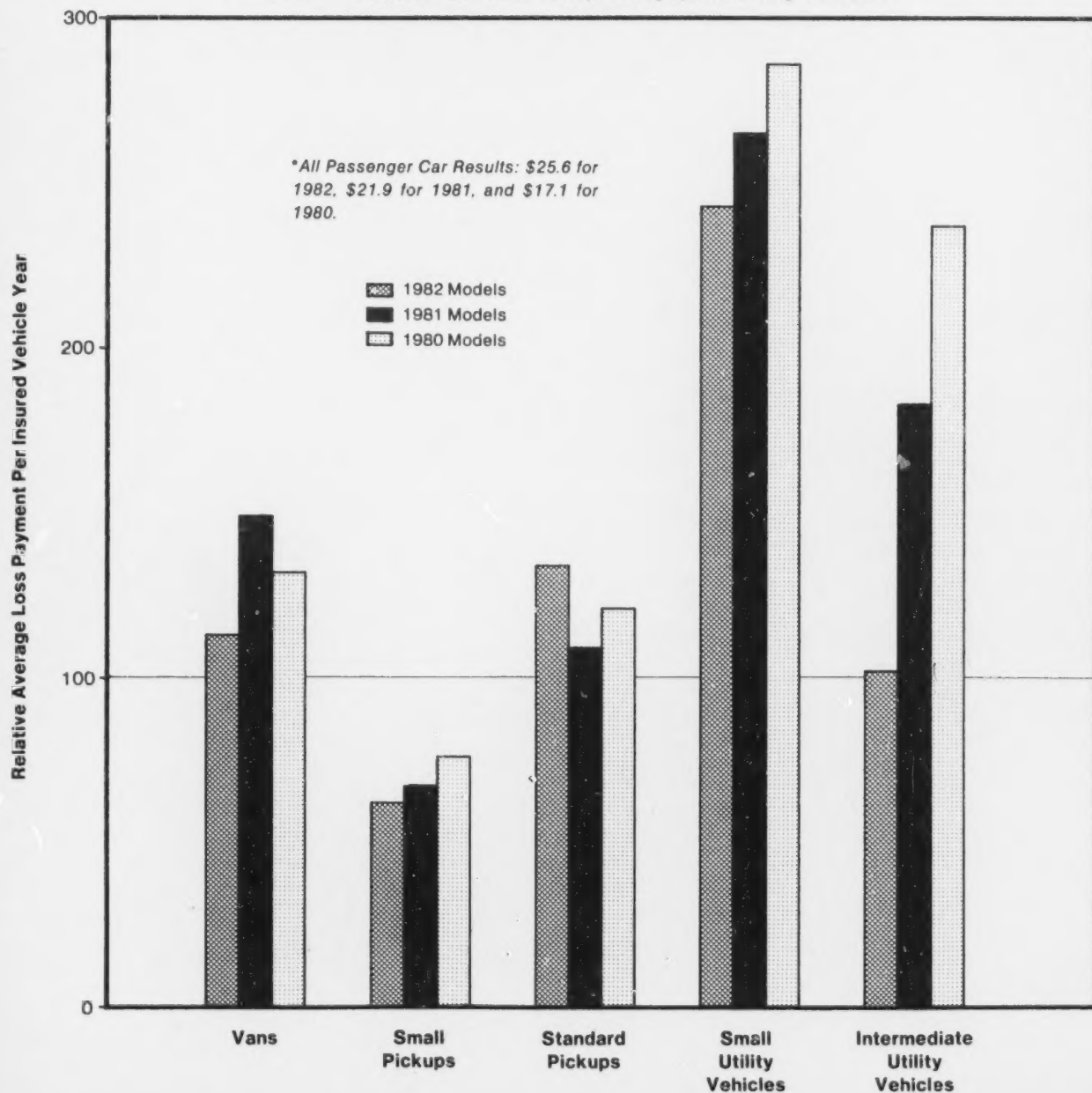
Small utility vehicles had high claim frequencies and average loss payments per insured vehicle year while intermediate utility vehicles had very high average loss payments per theft claim. Vans, in general, had above-average claim frequencies.

1980 Models During Their First Three Years

Table 12 (page 32) presents detailed comprehensive theft coverage results for all 1980 model year vans, pickups, and utility vehicles with at least 5,000 years of exposure or 100 paid claims. The results displayed are the combined results for the first three years of the 1980 models.

The 1980 Ford Bronco had by far the worst average loss payment per claim, more than three times higher than the results for all 1980 model year passenger cars. Its average loss payment per insured vehicle year was also high.

FIGURE 2
Comprehensive Theft Coverages
Relative Average Loss Payments Per Insured Vehicle Year
1980 — 1982 Model Year Vans, Pickups, and Utility Vehicles



The Jeep CJ-5 and CJ-7 had the highest theft claim frequencies and average loss payments per insured vehicle year. Two small pickups, the Plymouth Arrow and Dodge D-50, had the lowest theft claim frequencies; the Chevrolet El Camino, a standard pickup, had the lowest average loss payment per claim.

All 18 pickup trucks listed, with the exception of the Chevrolet El Camino, had below average claim frequencies. Intermediate utility vehicles also had claim frequency results that were below average but incurred average loss payments per claim much higher than average.

TABLE 10
INSURANCE LOSSES, THEFT COVERAGES
1982 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
VANS =====					
ALL VANS		24549	112	101	113
DODGE	B250 (3/4T)	6284	115	89	103
PICKUPS =====					
SMALL PICKUPS		44529	61	102	62
DATSUN	KING CAB	6279	58	49	28
CHEVROLET	S10	15240	34	99	34
TOYOTA	LONG BED	6138	81	118	96
STANDARD PICKUPS		57138	120	112	134
DODGE	D150/W150 (1/2T)	5589	83	62	52
FORD	F-150 (1/2-3/4T)	13117	92	58	53
FORD	F-100 (1/2T)	8670	90	109	98
CHEVROLET	C10/K10 (1/2T)	15220	169	132	223
GMC	C1500/K1500 (1/2T)	4007	203	138	281
UTILITY VEHICLES =====					
SMALL UTILITY VEHICLES		2894	231	105	243
INTERMEDIATE UTILITY VEHICLES		9486	85	120	102
LARGE UTILITY VEHICLES		**	**	**	**

(See footnotes on page 33.)

TABLE 11
INSURANCE LOSSES, THEFT COVERAGES
1981 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
VANS					
=====					
ALL VANS		52480	126	118	149
DODGE	B250 (3/4T)	10051	140	94	131
FORD	E-150 ECONOLINE(1/2-3/4T)	11124	131	109	143
CHEVROLET	G10 CHEVYVAN (1/2T)	5699	131	123	161
CHEVROLET	G20 CHEVYVAN (3/4T)	6558	139	228	317
PICKUPS					
=====					
SMALL PICKUPS		120128	66	102	67
VOLKSWAGEN	RABBIT	11461	76	42	32
DODGE	D-50	6000	40	86	34
CHEVROLET	LUV	7673	39	96	37
DATSUN	KING CAB	15498	62	85	52
FORD	COURIER	6752	49	148	73
TOYOTA	LONG BED	23581	77	101	78
DATSUN	STANDARD BED	8853	77	102	79
TOYOTA	STANDARD BED	13445	101	134	135
STANDARD PICKUPS		244569	96	113	109
DODGE	D150/W150 (1/2T)	12468	56	101	56
FORD	F-100 (1/2T)	51033	81	84	68
FORD	F-150 (1/2-3/4T)	50487	70	104	73
CHEVROLET	EL CAMINO	11086	116	64	75
FORD	F-250 (3/4T)	10834	73	111	81
CHEVROLET	C20/K20 (3/4T)	10028	88	159	141
GMC	C1500/K1500 (1/2T)	16342	111	139	154
CHEVROLET	C10/K10 (1/2T)	75859	129	127	163

(See footnotes on page 33.)

TABLE 11
INSURANCE LOSSES, THEFT COVERAGES
1981 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
UTILITY VEHICLES =====					
<u>SMALL UTILITY VEHICLES</u>		<u>13719</u>	<u>269</u>	<u>99</u>	<u>265</u>
JEEP	CJ-7	8776	243	94	229
JEEP	CJ-5	4774	312	102	317
<u>INTERMEDIATE UTILITY VEHICLES</u>		<u>22753</u>	<u>81</u>	<u>225</u>	<u>183</u>
FORD	BRONCO	9907	90	218	195
CHEVROLET	C10/K10 BLAZER (1/2T)	5882	72	299	215
<u>LARGE UTILITY VEHICLES</u>		<u>**</u>	<u>**</u>	<u>**</u>	<u>**</u>

(See footnotes on page 33.)

TABLE 12
INSURANCE LOSSES, THEFT COVERAGES
1980 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
VANS					
=====					
ALL VANS		90499	109	122	132
FORD	E-100 ECONOLINE (1/2T)	6776	106	83	87
VOLKSWAGEN	VANAGON	9628	114	95	109
DODGE	B100 (1/2T)	10081	114	110	125
CHEVROLET	G10 CHEVYVAN (1/2T)	12088	91	149	135
DODGE	B200 (3/4T)	11410	138	109	150
FORD	E-150 ECONOLINE (1/2-3/4T)	14413	123	131	160
CHEVROLET	G20 CHEVYVAN (3/4T)	9064	125	201	251
PICKUPS					
=====					
SMALL PICKUPS		294562	61	125	76
PLYMOUTH	ARROW	12373	45	81	37
DODGE	D-50	28445	45	100	45
DATSUN	STRETCH	42575	50	95	48
DATSUN	STANDARD BED	26642	64	96	62
FORD	COURIER LONG BED	31672	61	129	79
CHEVROLET	LUV	42606	59	138	81
SUBARU	BRAT	10125	48	181	87
TOYOTA	LONG BED	56079	71	138	97
TOYOTA	STANDARD BED	37245	79	147	116
STANDARD PICKUPS		432872	84	144	121
FORD	F-100 (1/2T)	77897	64	98	63
CHEVROLET	EL CAMINO	24879	115	62	71
DODGE	D100/W100 (1/2T)	24710	71	107	76
FORD	F-150 (1/2-3/4T)	84247	74	139	103
FORD	F-250 (3/4T)	22064	84	166	139
GMC	C2500/K2500 (3/4T)	5349	77	188	144
CHEVROLET	C10/K10 (1/2T)	135075	98	165	162
GMC	C1500/K1500 (1/2T)	25284	99	169	167
CHEVROLET	C20/K20 (3/4T)	23911	85	224	191

(See footnotes on page 33.)

TABLE 12
INSURANCE LOSSES, THEFT COVERAGES
1980 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
UTILITY VEHICLES =====					
SMALL UTILITY VEHICLES		43167	240	119	286
JEEP	CJ-5	17947	269	105	281
JEEP	CJ-7	24242	224	131	294
INTERMEDIATE UTILITY VEHICLES		56825	92	258	237
JEEP	CHEROKEE	5910	86	194	167
CHEVROLET	C10/K10 BLAZER (1/2T)	15550	98	271	266
FORD	BRONCO	21644	92	301	276
LARGE UTILITY VEHICLES		**	**	**	**

Footnotes For Tables 10, 11, & 12:

RESULTS ARE STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
= \$0	10%	55%
> \$0	5%	30%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 5,000 INSURED VEHICLE YEARS OF EXPOSURE AND FEWER THAN 100 CLAIMS ARE NOT SUMMARIZED.

** THIS SUBGROUP HAS INSUFFICIENT EXPOSURE FOR REPORTING.

Appendix A

1980 — 1982 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1980	1981	1982
Alfa Romeo ¹	GTV6 2 Dr. Spider Veloce 2 Dr.	Sp. Sp.		SS SS	SS SS
American	AMX Concord Concord Concord Eagle 30 Eagle 30 Eagle 30 Eagle 50 Eagle 50 Liftback Pacer Pacer Spirit Spirit Liftback	2 Dr. 2 Dr. 4 Dr. S.W. 2 Dr. 4 Dr. S.W. 2 Dr. 2 Dr. 2 Dr. S.W. 2 Dr. 2 Dr.	SS C C C C C C C S S SS SS	 C C C C C C S S SS SS	 C C C C C C S S SS SS
Aston Martin ¹	Saloon 2 Dr. Volante Convertible	Sp. Sp.		SC SC	SC SC
Audi	4000* 4000* 5000 4 Dr.	2 Dr. 4 Dr. Sp.	S S SC	S S SC	S S SC
Bentley ¹	Corniche Convertible Mulsanne 4 Dr. Mulsanne L 4 Dr.	Sp. Sp. Sp.		L L L	L L L
BMW ¹	320i 2 Dr. 528i 4 Dr. 528e 4 Dr. 633csi 2 Dr. 733i 4 Dr.	Sp. Sp. Sp. Sp. Sp.		S SC SC C	S SC SC C
Buick	Century Century Century Electra Electra Electra Estate Le Sabre Le Sabre Le Sabre	2 Dr. 4 Dr. S.W. 2 Dr. 4 Dr. S.W. S.W. 2 Dr. 4 Dr. S.W.	C C C L L L L L L	 C C L L L L L L L	SC SC L L L L L

(See footnotes on page 44.)

1980 - 1982 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1980	1981	1982
Buick (cont'd)	Regal	2 Dr.	C	C	C
	Regal	4 Dr.			C
	Regal	S.W.			C
	Riviera 2 Dr.	Sp.	L	L	L
	Riviera Convertible	Sp.			L
	Skyhawk	2 Dr.	S		SC
	Skyhawk	4 Dr.			SC
	Skylark	2 Dr.	SC	SC	SC
	Skylark	4 Dr.	SC	SC	SC
Cadillac	Brougham 2 Dr.	Sp.	L	L	L
	Brougham 4 Dr.	Sp.	L	L	L
	Cimarron 4 Dr.	Sp.			SC
	De Ville 2 Dr.	Sp.	L	L	L
	De Ville 4 Dr.	Sp.	L	L	L
	Eldorado 2 Dr.	Sp.	L	L	L
	Fleetwood Limousine	Sp.	L	L	L
	Seville 4 Dr.	Sp.	L	L	L
Chevrolet	Camaro 2 Dr.	Sp.	C	C	S
	Caprice	2 Dr.	L	L	L
	Caprice	4 Dr.	L	L	L
	Caprice	S.W.	L	L	L
	Cavalier	2 Dr.			SC
	Cavalier	4 Dr.			SC
	Cavalier	S.W.			SC
	Celebrity	2 Dr.			SC
	Celebrity	4 Dr.			SC
	Chevette	2 Dr.	SS	SS	SS
	Chevette	4 Dr.	S	S	S
	Citation	2 Dr.	SC	SC	SC
	Citation	4 Dr.	SC	SC	SC
	Corvette 2 Dr.	Sp.	S	S	S
	Impala	2 Dr.	L	L	
	Impala	4 Dr.	L	L	L
	Impala	S.W.	L	L	L
	Malibu	2 Dr.	C	C	
	Malibu	4 Dr.	C	C	C
	Malibu	S.W.	C	C	C
	Monte Carlo 2 Dr.	Sp.	C	C	C
	Monza	2 Dr.	S		
Chrysler	Cordoba/300 2 Dr.	Sp.	L	L	L
	Imperial 2 Dr.	Sp.		L	L
	Le Baron	2 Dr.	C	C	S
	Le Baron	4 Dr.	L	L	S
	Le Baron	S.W.	L	L	S
	Le Baron Convertible	Sp.			S
	Newport	4 Dr.	L	L	
	New Yorker	4 Dr.	L	L	L

(See footnotes on page 44.)

1980 — 1982 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1980	1981	1982
Datsun/Nissan	Sentra (Nissan)	2 Dr.			SS
	Sentra (Nissan)	4 Dr.			SS
	Sentra (Nissan)	S.W.			SS
	Stanza (Nissan)	2 Dr.			S
	Stanza (Nissan)	4 Dr.			S
	200SX	2 Dr.	SS	SS	SS
	210*	2 Dr.	SS	SS	SS
	210*	4 Dr.	SS	SS	SS
	210	S.W.	SS	SS	SS
	280ZX 2 Dr.	Sp.	SS	SS	SS
	280ZX 2+2 2 Dr.	Sp.	S	S	S
	310	2 Dr.	SS	SS	SS
	310	4 Dr.		SS	SS
	510*	2 Dr.	SS	SS	
	510*	4 Dr.	SS	SS	
	510	S.W.	SS	SS	
	810	2 Dr.	SC		
	810	4 Dr.	SC	SC	SC
	810	S.W.	SC	SC	SC
Delorean	Delorean 2 Dr.	Sp.		SS	SS
Dodge	Aries	2 Dr.		S	S
	Aries	4 Dr.		S	S
	Aries	S.W.		S	S
	Aspen	2 Dr.	C		
	Aspen	4 Dr.	L		
	Aspen	S.W.	L		
	Challenger (Mitsubishi)	2 Dr.	S	S	S
	Colt (Mitsubishi)	2 Dr.	SS	SS	SS
	Colt (Mitsubishi)	4 Dr.			SS
	Colt (Mitsubishi)	S.W.	S		
	Diplomat	2 Dr.	C	C	
	Diplomat	4 Dr.	L	L	L
	Diplomat	S.W.	L	L	
	Mirada 2 Dr.	Sp.	L	L	L
	Omni	2 Dr.	S	S	S
	Omni	4 Dr.	S	S	S
	St. Regis	4 Dr.	L	L	
	400	2 Dr.			S
	400	4 Dr.			S
	400 Convertible	Sp.			S
Ferrari ¹	Mondial 8 2 Dr.	Sp.			SC
	308 GTBI 2 Dr.	Sp.		SS	SS
	308 GTSI 2 Dr.	Sp.		SS	SS
Fiat	Brava*	2 Dr.	S	S	S
	Brava*	4 Dr.	S	S	S
	Spider 2000 2 Dr.	Sp.	SS	SS	SS
	Strada*	2 Dr.	S	S	S

(See footnotes on page 44.)

1980 — 1982 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1980	1981	1982
Fiat (cont'd)	Strada* X 1/9 2 Dr.	4 Dr. Sp.	S SS	S SS	S SS
Ford	Escort Escort Escort EXP 2 Dr. Fairmont/Futura ² Fairmont/Futura ² Fairmont Fiesta (Ford-Germany) Granada Granada Granada LTD LTD LTD Mustang Pinto Pinto Thunderbird 2 Dr.	2 Dr. 4 Dr. S.W. Sp. 2 Dr. 4 Dr. S.W. 2 Dr. 2 Dr. 4 Dr. S.W. 2 Dr. 4 Dr. S.W. 2 Dr. 2 Dr. S.W. Sp.	 SC SC SC SS C C L L L S SS SS C	 SS SS SC SC SC L L L S C	 SS SS SC SC SC L L L S C
Honda	Accord Accord Civic Civic Civic Prelude 2 Dr.	2 Dr. 4 Dr. 2 Dr. 4 Dr. S.W. Sp.	SS SS SS SS SS	SS SS SS SS SS SS	S S SS SS SS SS
Isuzu	T-Car/I-Mark T-Car/I-Mark T-Car/I-Mark	2 Dr. 4 Dr. S.W.	 	SS SS SS	SS SS SS
Jaguar ¹	XJS 2 Dr. XJ6 4 Dr.	Sp. Sp.	 L	 L	SC L
Lancia ¹	Beta 2 Dr. Beta 4 Dr. Zagato Convertible	Sp. Sp. Sp.	 	SS SS	SS S SS
Lincoln	Continental 2 Dr. Continental 4 Dr. Mark VI 2 Dr. Mark VI 4 Dr. Town Car 2 Dr. Town Car 4 Dr. Versailles 4 Dr.	Sp. Sp. Sp. Sp. Sp. Sp. Sp.	L L L L C	 L L L L	C L L L L

(See footnotes on page 44.)

1980 — 1982 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1980	1981	1982
Mazda	GLC*	2 Dr.	SS	SS	SS
	GLC*	4 Dr.	SS	SS	SS
	GLC	S.W.	SS	SS	SS
	RX7 2 Dr.	Sp.	SS	SS	SS
	626*	2 Dr.	S	S	S
	626*	4 Dr.	S	S	S
Mercedes Benz ¹	240D 4 Dr.	Sp.		C	C
	280CE 2 Dr.	Sp.		C	
	280E 4 Dr.	Sp.		C	
	300CD 2 Dr.	Sp.		C	C
	300D 4 Dr.	Sp.		C	C
	300SD 4 Dr.	Sp.		L	L
	300TD S.W.	Sp.		C	C
	380SEC 2 Dr.	Sp.			L
	380SEL 4 Dr.	Sp.		L	L
	380SL 2 Dr.	Sp.		S	S
	380SLC 2 Dr.	Sp.		C	
Mercury	Bobcat	2 Dr.	SS		
	Bobcat	S.W.	SS		
	Capri	2 Dr.	S	S	S
	Cougar	2 Dr.		SC	SC
	Cougar	4 Dr.		SC	SC
	Cougar	S.W.			SC
	Cougar XR7 2 Dr.	Sp.	C	C	C
	LN7 2 Dr.	Sp.			SS
	Lynx	2 Dr.		SS	SS
	Lynx	4 Dr.			SS
	Lynx	S.W.		SS	SS
	Marquis	2 Dr.	L	L	L
	Marquis	4 Dr.	L	L	L
	Marquis	S.W.	L	L	L
	Monarch	2 Dr.	C		
	Monarch	4 Dr.	C		
	Zephyr	2 Dr.	SC	SC	SC
	Zephyr	4 Dr.	SC	SC	SC
	Zephyr	S.W.	SC	SC	
MG	MGB 2Dr.	Sp.	SS		
Oldsmobile	Ciera	2 Dr.			SC
	Ciera	4 Dr.			SC
	Custom Cruiser	S.W.	L	L	L
	Cutlass	2 Dr.	C	C	C
	Cutlass	4 Dr.	C	C	C
	Cutlass	S.W.	C	C	C
	Delta 88	2 Dr.	L	L	L
	Delta 89	4 Dr.	L	L	L
	Firenza	2 Dr.			SC
	Firenza	4 Dr.			SC

(See footnotes on page 44.)

1980 — 1982 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1980	1981	1982
Oldsmobile (cont'd)	Ninety Eight	2 Dr.	L	L	L
	Ninety Eight	4 Dr.	L	L	L
	Omega	2 Dr.	SC	SC	SC
	Omega	4 Dr.	SC	SC	SC
	Starfire	2 Dr.	S		
	Toronado 2 Dr.	Sp.	L	L	L
Peugeot ¹	504	S.W.		L	L
	505	4 Dr.		C	C
	604 4 Dr.	Sp.		C	C
Plymouth	Arrow (Mitsubishi)	2 Dr.	SS		
	Champ (Mitsubishi)	2 Dr.	SS	SS	SS
	Champ (Mitsubishi)	4 Dr.			SS
	Gran Fury	4 Dr.	L	L	L
	Horizon	2 Dr.	S	S	S
	Horizon	4 Dr.	S	S	S
	Reliant	2 Dr.		S	S
	Reliant	4 Dr.		S	S
	Reliant	S.W.		S	S
	Sapporo (Mitsubishi)	2 Dr.	S	S	S
	Volare	2 Dr.	C		
	Volare	4 Dr.	L		
	Volare	S.W.	L		
Pontiac	Bonneville	2 Dr.	L	L	
	Bonneville	4 Dr.	L	L	C
	Bonneville	S.W.	L	L	C
	Catalina	2 Dr.	L	L	
	Catalina	4 Dr.	L	L	
	Catalina	S.W.	L	L	
	Firebird 2 Dr.	Sp.	C	C	S
	Grand Am	2 Dr.	C		
	Grand Prix 2 Dr.	Sp.	C	C	C
	J2000	2 Dr.			SC
	J2000	4 Dr.			SC
	J2000	S.W.			SC
	LeMans/Grand LeMans	2 Dr.	C	C	
	LeMans/Grand LeMans	4 Dr.	C	C	
	LeMans/Grand LeMans	S.W.	C	C	
	Phoenix	2 Dr.	SC	SC	SC
	Phoenix	4 Dr.	SC	SC	SC
	Sunbird	2 Dr.	S		
	T1000	2 Dr.		SS	SS
	T1000	4 Dr.		S	S
	6000	2 Dr.			SC
	6000	4 Dr.			SC
Porsche	911 Coupe/Targa	Sp.	SS	SS	SS
	924 Coupe	Sp.	SS	SS	SS
	928 Coupe	Sp.	S	S	S

(See footnotes on page 44.)

1980 — 1982 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1980	1981	1982
Renault ¹	Fuego	2 Dr.			S
	Le Car	2 Dr.		SS	SS
	Le Car	4 Dr.		SS	SS
	18i	4 Dr.		S	S
	18i	S.W.		S	S
Rolls Royce ¹	Carmague 2 Dr.	Sp.		L	L
	Corniche Convertible	Sp.		L	L
	Silver Spirit 4 Dr.	Sp.		L	L
	Silver Spur 4 Dr.	Sp.		L	L
Saab ¹	900	2 Dr.		S	S
	900	4 Dr.		S	S
Subaru ¹	DL	2 Dr.		S	S
	DL	4 Dr.		S	S
	DL	S.W.		S	S
	DL 4WD	S.W.		S	S
	Standard	2 Dr.		SS	SS
	Standard 4WD	2 Dr.		SS	SS
Toyota	Celica	2 Dr.	S	S	S
	Celica Supra 2 Dr.	Sp.	SC	SC	SC
	Corolla*	2 Dr.	SS	SS	SS
	Corolla*	4 Dr.	SS	SS	SS
	Corolla*	S.W.	SS	SS	SS
	Corolla Tercel	2 Dr.	S	S	S
	Corolla Tercel	4 Dr.		S	S
	Corona*	4 Dr.	S	S	S
	Corona*	S.W.	S	S	S
	Cressida	4 Dr.	SC	SC	SC
	Cressida	S.W.	SC	SC	SC
	Starlet	2 Dr.		SS	SS
Triumph ¹	TR7	Sp.		SS	
	TR8	Sp.		SS	
Volkswagen	Dasher*	2 Dr.	S		
	Dasher*	4 Dr.	S	S	
	Dasher	S.W.	S	S	
	Jetta*	2 Dr.	SS	SS	SS
	Jetta*	4 Dr.	SS	SS	SS
	Quantum	2 Dr.			S
	Quantum	4 Dr.			S
	Quantum	S.W.			S
	Rabbit*	2 Dr.	SS	SS	SS
	Rabbit*	4 Dr.	SS	SS	SS
	Rabbit Convertible	Sp.	SS	SS	SS

(See footnotes on page 44.)

1980 — 1982 Vehicle Series Designations

Passenger Cars					
Make	Series Name	Body Style	Vehicle Size Class		
			1980	1981	1982
Volkswagen (cont'd)	Scirocco	2 Dr.	SS	SS	SS
Volvo ¹	242	2 Dr.		SC	SC
	244	4 Dr.		SC	SC
	245	S.W.		SC	SC
	262 2 Dr.	Sp.		SC	
	264 4 Dr.	Sp.		SC	SC
	265 S.W.	Sp.		SC	

1980 — 1982 Vehicle Series Designations

Vans, Pickup Trucks, and Utility Vehicles				
Make	Series Name	Vehicle Type	Size Class	Model Year(s)
Chevrolet	G10 Chevyvan (1/2 T)	Van		80-82
	G10 Sportvan (1/2 T)	Van		80-82
	G20 Chevyvan (3/4 T)	Van		80-82
	G20 Sportvan (3/4 T)	Van		80-82
	Luv	Pickup	Small	80-82
	Luv Long Bed	Pickup	Small	81-82
	S10	Pickup	Small	82
	C10/K10 (1/2 T)	Pickup	Standard	80-82
	C20/K20 (3/4 T)	Pickup	Standard	80-82
	El Camino	Pickup	Standard	80-82
	C10/K10 Blazer (1/2 T)	Util. Veh.	Intermediate	80-82
	C10/K10 Suburban (1/2 T)	Util. Veh.	Large	80-82
	C20/K20 Suburban (3/4 T)	Util. Veh.	Large	80-82
Datsun	King Cab	Pickup	Small	81-82
	Standard Bed	Pickup	Small	80-82
	Stretch	Pickup	Small	80-82

(See footnotes on page 44.)

1980 — 1982 Vehicle Series Designations

Vans, Pickup Trucks, and Utility Vehicles				
Make	Series Name	Vehicle Type	Size Class	Model Year(s)
Dodge	B150 (1/2 T) ³	Van		80-82
	B250 (3/4 T) ⁴	Van		80-82
	D-50 Rampage	Pickup Pickup	Small Small	80-82 82
	D150/W150 (1/2 T) ³ D250/W250 (3/4 T) ⁴	Pickup Pickup	Standard Standard	80-82 80-82
	AD150/AW150 (1/2 T) ^{3,5}	Util. Veh.	Intermediate	80-82
Ford	E-100 Club Wagon (1/2 T)	Van		80-82
	E-100 Econoline (1/2 T)	Van		80-82
	E-150 Club Wagon (1/2-3/4T)	Van		80-82
	E-150 Econoline (1/2-3/4T)	Van		80-82
	E-250 Club Wagon (3/4 T)	Van		80-82
	E-250 Econoline (3/4 T)	Van		80-82
	Courier Courier Long Bed	Pickup Pickup	Small Small	81-82 80-82
	F-100 (1/2 T)	Pickup	Standard	80-82
	F-150 (1/2-3/4 T)	Pickup	Standard	80-82
	F-250 (3/4 T)	Pickup	Standard	80-82
	Bronco	Util. Veh.	Intermediate	80-82
GMC	G1500 Rally Wagon (1/2 T)	Van		80-82
	G1500 Vandura (1/2 T)	Van		80-82
	G2500 Rally Wagon (3/4 T)	Van		80-82
	G2500 Vandura (3/4 T)	Van		80-82
	S15	Pickup	Small	82
	Caballero	Pickup	Standard	80-82
	C1500/K1500 (1/2 T)	Pickup	Standard	80-82
	C2500/K2500 (3/4 T)	Pickup	Standard	80-82
	C1500/K1500 Jimmy (1/2 T)	Util. Veh.	Intermediate	80-82
	C1500/K1500 Suburban (1/2 T)	Util. Veh.	Large	80-82
	C2500/K2500 Suburban (3/4 T)	Util. Veh.	Large	80-82
International Harvester ⁶	Terra	Pickup	Standard	80
	Scout Traveltop/Traveler	Util. Veh.	Intermediate	80

(See footnotes on page 44.)

1980 — 1982 Vehicle Series Designations

Vans, Pickup Trucks, and Utility Vehicles				
Make	Series Name	Vehicle Type	Size Class	Model Year(s)
Isuzu	Long Bed	Pickup	Small	81-82
	Standard Bed	Pickup	Small	81-82
Jeep	Scrambler	Pickup	Small	81-82
	J10 (1/2 T)	Pickup	Standard	80-82
	J10/J20 (3/4 T)	Pickup	Standard	80-82
	CJ-5	Util. Veh.	Small	80-82
	CJ-7	Util. Veh.	Small	80-82
	Cherokee	Util. Veh.	Intermediate	80-82
	Wagoneer	Util. Veh.	Intermediate	80-82
Mazda	Long Bed	Pickup	Small	80-82
	Standard Bed	Pickup	Small	80-82
Plymouth	PB150 (1/2 T) ³	Van		80-82
	PB250 (3/4 T) ⁴	Van		80-82
	Arrow	Pickup	Small	80-82
	PD150/PW150 (1/2 T) ^{3,7}	Util. Veh.	Intermediate	80-81
Subaru	Brat	Pickup	Small	80-82
Toyota	Long Bed	Pickup	Small	80-82
	Long Bed (3/4 T)	Pickup	Small	81-82
	Standard Bed	Pickup	Small	80-82
	Land Cruiser	Util. Veh.	Small	80-82
	Land Cruiser S.W.	Util. Veh.	Intermediate	81-82
Volkswagen	Vanagon	Van		80-82
	Rabbit ⁸	Pickup	Small	81-82

(See footnotes on page 44.)

1980 — 1982 Vehicle Series Designations

Footnotes:

- Precise body style not determinable from VIN for 1980 models.
- 1 Data for 1980 model year not collected in HLDI system.
- 2 "Fairmont" series name changed to "Futura" in 1982.
- 3 Series name used "100" designation in the 1980 model year, i.e., "B100", "PD100/PW100", etc.
- 4 Series name used "200" designation in the 1980 model year, i.e., "D200/W200", "PD200", etc.
- 5 "Ramcharger" designation applicable to 1980 model year.
- 6 Make discontinued after 1980 model year.
- 7 "Trailduster" designation applicable to 1980 model year.
- 8 Due to VIN ambiguity, 1980 data is not available.

Passenger Car, Size Class:

- SS *Small Subcompact*, wheelbase less than or equal to 96 inches.
- S *Subcompact*, wheelbase greater than 96 inches and less than or equal to 101 inches.
- SC *Small Compact*, wheelbase greater than 101 inches and less than or equal to 106 inches.
- C *Compact*, wheelbase greater than 106 inches and less than or equal to 111 inches.
- L *Large*, wheelbase greater than 111 inches.

Appendix B

Definitions

Average Loss Payment per Claim — The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid; expressed as dollars per claim.

Average Loss Payment per Insured Vehicle Year — For a group of vehicles, the product of Claim Frequency and Average Loss Payment per Claim, divided by 1,000; expressed as dollars per insured vehicle year. *It should be noted that this definition differs from the commonly used insurance term, pure premium, but yields similar results.*

Claim Frequency — The number of claims for a group of vehicles, divided by the exposure for that group; expressed as claims per one thousand insured vehicle years.

Deductible Amount — That portion of the theft loss borne by the policyholder.

Exposure — The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

Loss Payment — That portion of the theft loss borne by the insurer; in general, the total theft loss minus the deductible amount.

Operator Age Group — The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful (see *Youthful Operator*).

Rated Driver — The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured vehicle.

Theft Coverages — The coverage under which people insure their own car against loss caused by partial or total theft.

Vehicle Classifications — There are four vehicle classes, defined as follows:

1. **Passenger Cars** — There are four major body style groupings of passenger cars — regular two-door models, regular four-door models, station wagons, and sports and specialty models. Sports and specialty models include all two-seater cars, all convertibles, those cars larger than subcompacts which have two-door models only, and all luxury cars. Each body style group is further divided into size class subgroups as follows:

Small Subcompact — Cars with wheelbases less than or equal to 96 inches.

Subcompact — Cars with wheelbases greater than 96 inches and less than or equal to 101 inches.

Small Compact — Cars with wheelbases greater than 101 inches and less than or equal to 106 inches.

Compact — Cars with wheelbases greater than 106 inches and less than or equal to 111 inches.

Large — Cars with wheelbases greater than 111 inches.

2. **Vans** — Fully enclosed vehicles with either no hood or a very short hood, in which the engine is placed at least 50 percent behind the windshield. The driver's position is usually well forward, nearly beside the engine, usually within the forward 25% of the wheelbase. These vehicles are designed for cargo transport and are equipped with a right side cargo access door and rear doors. The cargo area is not separated from the passenger area—both are enclosed under the same roof. Some passenger vans are equipped with additional seats in the cargo area and usually have additional side windows also.

3. **Pickups** — Cargo-carrying vehicles, usually on a truck chassis, with an enclosed cab and a separate open cargo area. The open cargo area generally is a box with raised sides with an opening tailgate. There are also a small number of auto pickups which are similar to regular pickups except that they are built on a passenger car chassis. Pickups are further divided into two subgroups based on curb weight—small pickups (less than 3,000 pounds) and standard pickups (3,000 pounds or more).
4. **Utility Vehicles** — Vehicles built on a heavy-duty chassis capable of off-road use. They are of conventional construction with the driver behind the engine. The cargo and passenger areas are integral with the driver area. Many of these vehicles are equipped with soft or removable tops. Frequently, these vehicles are equipped with four-wheel drive. Utility vehicles are further divided into three subgroups based on wheelbase—small utility vehicles (less than 100 inches), intermediate utility vehicles (from 100 to 120 inches), and large utility vehicles (greater than 120 inches).

Vehicle Identification Number (VIN) — A code, variously comprising both numbers and letters; normally 8 to 17 characters in length, assigned to each vehicle by its manufacturer. The VIN uniquely identifies the vehicle within at least a ten-year time span and, in recent model year vehicles, almost always contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

Vehicle Series — A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc.

Youthful Operator — For the purposes of this report, all males (married or single) under 25 years of age and all unmarried females under 25 years of age.

List of Publications

Research reports published by the Highway Loss Data Institute are:

R72-1 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1972 Models, June 1973.*

R73-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1973 Models Compared with 1972 Models, September 1973.*

R73-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models, March 1974.*

R73-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Two years, December 1974.*

R73-4 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Three Years, December 1975.*

R74-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1974 Models, May 1974.*

R74-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Year, December 1974.*

R74-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Two Years, December 1975.*

R75-1 *Automobile Insurance Losses, Collision Coverages, Initial Results for 1975 Models, July 1975.*

R75-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1975 Models During Their First Year, December 1975.*

R76-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1976 Models, June 1976.*

R76-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1976 Models During Their First Year, 1975 Models During Their First Two Years, 1974 Models During Their First Three Years, December 1976.*

R77-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1977 Models, June 1977.*

R77-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1977 Models During Their First Year, 1976 Models During Their First Two Years, 1975 Models During Their First Three Years, December 1977.*

R78-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1978 Models, June 1978.*

R78-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1978 Models During Their First Year, 1977 Models During Their First Two Years, 1976 Models During Their First Three Years, January 1979.*

R79-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1979 Models, June 1979.*

R79-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1979 Models During Their First Year, 1978 Models During Their First Two Years, 1977 Models During Their First Three Years, December 1979.*

R80-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1980 Models, June 1980.*

R80-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1980 Models During Their First Year, 1979 Models During Their First Two Years, 1978 Models During Their First Three Years, December 1980.*

R81-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1981 Models, July 1981.*

R81-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years, 1979 Models During Their First Three Years, December 1981.*

R82-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1982 Models, July 1982.*

R82-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982 Models During Their First Year, 1981 Models During Their First Two Years; 1980 Models During Their First Three Years, December 1982.*

V78-1 *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups and Utility Vehicles; 1978 Models During Their First Year, 1977 Models During Their First Two Years, February 1979.*

V79-1 *Automobile Insurance Losses, Non-Commercial Collisions Coverages; Variations by Make and Series, Vans, Pickups and Utility Vehicles; 1979 Models During Their First Year, 1978 Models During Their First Two years, April 1980.*

V79-2 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim for 1977, 1978, and 1979 Vans, Pickup Trucks, and Utility Vehicles, October 1980.*

V79-3 *Insurance Theft Losses; Vans, Pickups, and Utility Vehicles, 1979 Models, May 1981.*

V80-1 *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups, and Utility Vehicles; 1980 Models During Their First Year, 1979 Models During Their First Two Years, 1978 Models During Their First Three Years, December 1980.*

V80-2 *Automobile Insurance Losses, Personal Injury Protection Coverages; Injury Claim Frequency Results by Size of Claim; Vans, Pickup Trucks, and Utility Vehicles, 1977-1980 Models, September 1981.*

I75-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974 and 1975 Models, June 1976.*

I75-2 *Automobile Insurance Losses, Percentage of Collision Claims with Associated Injury Claims for 1974 and 1975 Models, March 1977.*

I76-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models, November 1977.*

I76-2 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models, September 1978.*

I77-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1977 Models, September 1978.*

I78-1 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results for 1977 and 1978 Models, September 1979.*

I79-1 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim for 1977, 1978, and 1979 Models, October 1980.*

I80-1 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim; 1978-1980 Models, September 1981.*

I81-1 *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles, September 1982.*

A-1 *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1972 and 1973 Models, May 1974.*

A-2 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1972 and 1973 Models, September 1974.*

A-3 *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1973, 1974 and 1975 Models, July 1975.*

A-4 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1974 and 1975 Models, December 1975.*

A-5 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Body Style, 1974 and 1975 Models, December 1975.*

A-6 *Automobile Insurance Losses, Collision Coverages; An Investigation of Relationships Between Losses and Engine Specifications, Using 1973 Models, June 1976.*

A-7 *Automobile Insurance Losses, Collision Coverages; Annual Increases and Seasonal Variations 1972, 1973, 1974 and 1975 Models, June 1976.*

A-8 *Automobile Insurance Losses, Injury Coverages; A Preliminary Comparison of Results for Volkswagen Rabbits with Passive and Active Seat Belts, 1975 and 1976 Models, June 1977.*

A-9 *Automobile Insurance Losses, Collision Coverages; A Comparison of Collision Claim Size Distributions for 1974, 1975, and 1976 Models, November 1977.*

A-10 *Automobile Insurance Losses, Injury Coverages; Comparisons of Claim Frequencies of Volkswagen Rabbits with Automatic and Manual Seat Belts, 1975, 1976, and 1977 Models, June 1979.*

A-11 *Automobile Insurance Losses, Collision Coverages; The Consistency of the Loss Experience of Specific Vehicles Produced in Several Years, 1975 to 1978 Models, June 1979.*

A-12 *Automobile Insurance Losses, Collision Coverages; An Assessment of the Effects of the Federal Safety Bumper Standard on the Losses for 1972 Through 1978 Models, June 1980.*

A-13 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; The Effects of Car Size on Crash Losses, 1977-1980 Models, May 1981.*

A-14 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; Comparisons of the Loss Experience of Two- and Four-Door Cars, 1978, 1979, and 1980 Models, June 1981.*

A-15 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; Relationships Between Injury and Collision Losses and Engine Options for Selected 1977-1979 Compact Cars, June 1981.*

A-16 *Automobile Insurance Losses, Collision Coverages; The Frequency of Claims Involving Salvage; Subcompact and Compact Cars; 1980 Models, January 1982.*

A-17 *Insurance Losses, Comprehensive Coverages; Non-Crash Fire Losses; 1979-1980 Models, February 1982.*

A-18 *Insurance Losses, Theft Coverages; The Distribution of Theft Loss Payment Amounts; Passenger Cars, Vans Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years; 1979 Models During Their First Three Years, June 1982.*

A-19 *Insurance Losses, Theft Coverages; A Comparison of the Theft Loss Experience of General Motors Passenger Cars With and Without Factory-Installed Theft Deterrent Systems; 1980-1981 Models, January 1983.*

A-20 *Insurance Losses, Collision Coverages, A Comparison of the Collision Loss Experience of Subaru Models with 5 and 2.5 MPH Bumpers April 1983.*

T79-1 *Automobile Insurance Theft Losses by Make and Series; 1979 Models, June 1980.*

T80-1 *Automobile Insurance Theft Losses by Make and Series; 1979 and 1980 Models, April 1981.*

T81-1 *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years, 1979 Models During Their First Three Years, May 1982.*

T82-1 *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982 Models During Their First Year, 1981 Models During Their First Two Years, 1980 Models During Their First Three Years, May 1983.*